

SERFF Tracking Number: NELI-126967685 State: Arkansas
 Filing Company: Philadelphia American Life Insurance Company State Tracking Number: 47548
 Company Tracking Number:
 TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005C Individual - Other
 Product Name: PPACA Amendment
 Project Name/Number: /

Filing at a Glance

Company: Philadelphia American Life Insurance Company

Product Name: PPACA Amendment

SERFF Tr Num: NELI-126967685

State: Arkansas

TOI: H16I Individual Health - Major Medical

SERFF Status: Closed-Approved-Closed

State Tr Num: 47548

Sub-TOI: H16I.005C Individual - Other

Co Tr Num:

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Rosalind Minor

Author: Tony Robert

Disposition Date: 01/06/2011

Date Submitted: 01/04/2011

Disposition Status: Approved-Closed

Implementation Date Requested: 09/23/2010

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Not Filed

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type: Individual

Overall Rate Impact:

Filing Status Changed: 01/06/2011

State Status Changed: 01/06/2011

Deemer Date:

Created By: Tony Robert

Submitted By: Tony Robert

Corresponding Filing Tracking Number:

PPACA: Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

File amendment to conform with PPACA requirements for grandfathered policies. This amendment will apply to policy form SG1-P(10-03)-AR, acquired from States General Life Insurance Company.

<i>SERFF Tracking Number:</i>	<i>NELI-126967685</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Philadelphia American Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47548</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H16I Individual Health - Major Medical</i>	<i>Sub-TOI:</i>	<i>H16I.005C Individual - Other</i>
<i>Product Name:</i>	<i>PPACA Amendment</i>		
<i>Project Name/Number:</i>	<i>/</i>		

SERFF Tracking Number: *NELI-126967685* *State:* *Arkansas*
Filing Company: *Philadelphia American Life Insurance Company* *State Tracking Number:* *47548*
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TOI: *H16I Individual Health - Major Medical* *Sub-TOI:* *H16I.005C Individual - Other*
Product Name: *PPACA Amendment*
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Company and Contact

Filing Contact Information

Tony Robert, Assistant Vice President	arobert@neweralife.com
200 Westlake Park #1200	281-368-7270 [Phone]
Houston, TX 77079	281-368-7268 [FAX]

Filing Company Information

SERFF Tracking Number: NELI-126967685 State: Arkansas

Filing Company: Philadelphia American Life Insurance Company State Tracking Number: 47548

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Philadelphia American Life Insurance Company CoCode: 67784 State of Domicile: Texas

200 Westlake Park #1200 Group Code: 520 Company Type:

Houston, TX 77079 Group Name: State ID Number:

(281) 368-7200 ext. [Phone] FEIN Number: 74-1952955

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Philadelphia American Life Insurance Company	\$50.00	01/04/2011	43426683

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	01/06/2011	01/06/2011

SERFF Tracking Number: *NELI-126967685* *State:* *Arkansas*
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Company Tracking Number:
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Product Name: *PPACA Amendment*
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Disposition

Disposition Date: 01/06/2011

Implementation Date:

Status: Approved-Closed

HHS Status: HHS Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NELI-126967685 State: Arkansas

Filing Company: Philadelphia American Life Insurance Company State Tracking Number: 47548

Company Tracking Number:

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Notification letter to grandfathered policyholders	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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Product Name: PPACA Amendment

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Form Schedule

Lead Form Number: AMEND.PPACA

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-	AMEND.PP	Policy/Cont Amendment	Initial			GEN001(PAL
Closed	ACA	ract/Fratern).pdf
01/06/2011		al				
		Certificate:				
		Amendmen				
		t, Insert				
		Page,				
		Endorseme				
		nt or Rider				

Amendment

Policy Number [] , issued to You by Philadelphia American Life Insurance Company, is hereby amended, effective September 23, 2010, as follows:

1. The reference to the age dependent status ends is changed for natural, adopted and step-children of the policyholder to age 26.
2. The section entitled TIME LIMIT ON CERTAIN DEFENSES is hereby deleted and replaced by the following:

TIME LIMIT ON CERTAIN DEFENSES: After the effective date of coverage, only fraud or an intentional misstatement of a material fact in the application may be used to void (rescind) this coverage. We must give You 30 days prior notice of Our intent to void the coverage. No claim for loss incurred after 2 years from the effective date of coverage shall be reduced or denied on the grounds that the medical condition has existed before the effective date of coverage.

3. Effective the next anniversary date of Your policy on or after September 23, 2010, any limitation of benefits based on a Lifetime Maximum is hereby removed.



PRESIDENT

SERFF Tracking Number: NELI-126967685 State: Arkansas
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	01/06/2011
Comments:		
Attachment: Readability_Certification_AMEND.PPACA.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	01/06/2011
Bypass Reason: Not applicable to Amendment filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	01/06/2011
Bypass Reason: No rate change in connection with this amendment filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	01/06/2011
Bypass Reason: Not a new product filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: PPACA Uniform Compliance Summary	Approved-Closed	01/06/2011
Comments:		
Attachments: PPACA.GEN001(PAL).AR.pdf		

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 PPACA Compliance Section A.pdf

		Item Status:	Status
			Date:
Satisfied - Item:	Notification letter to grandfathered policyholders	Approved-Closed	01/06/2011
Comments:			
This letter was sent to all affected policyholders on September 23, 2010.			
Attachment:			
Disclosure letter.pdf			

READABILITY CERTIFICATION

I hereby certify that the form listed below meets the minimum reading ease score on a Flesch test basis:

New Form Number

Readability Score

AMEND.PPACA 43.0

A handwritten signature in black ink, appearing to read "James B. Hobelman", is enclosed within a rectangular box.

James B. Hobelman, FSA, MAAA
Second Vice-President & Actuary

PPACA Uniform Compliance Summary

Please select the appropriate check box below to indicate which product is amended by this filing.

☒ INDIVIDUAL HEALTH BENEFIT PLANS (Complete SECTION A only)

☐ SMALL / LARGE GROUP HEALTH BENEFIT PLANS (Complete SECTION B only)

This form filing compliance summary is to be submitted with your [endorsement][contract] to comply with the immediate market reform requirements of the Patient Protection and Affordable Care Act (PPACA). These PPACA requirements apply only to policies for health insurance coverage referred to as "major medical" in the statute, which is comprehensive health coverage that includes PPO and HMO coverage. This form includes the requirements for grandfathered (coverage in effect prior to March 23, 2010) and non-grandfathered plans, and relevant statutes. Refer to the relevant statute to ensure compliance. Complete each item to confirm that diligent consideration has been given to each. *(If submitting your filings electronically, bookmark the provision(s) in the form(s) that satisfy the requirement and identify the page/paragraph on this form.)*

*For all filings, include the Type of Insurance (TOI) in the first column.

☐ Check box if this is a paper filing.

COMPANY INFORMATION

Company Name	NAIC Number	SERFF Tracking Number(s) *if applicable	Form Number(s) of Policy being endorsed	Rate Impact
Philadelphia American Life Insurance Co.	67784	NELI-126967685	SGI-P(10-03)-AR	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

PPACA Uniform Compliance Summary

Reset Form

SECTION A – Individual Health Benefit Plans				
TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Eliminate Pre-existing Condition Exclusions for Enrollees Under Age 19 Explanation: Page Number:	<i>[Sections 2704 and 1255 of the PHSA/Section 1201 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Eliminate Annual Dollar Limits on Essential Benefits Except allows for “restricted” annual dollar limits for essential benefits for plan years prior to January 1, 2014. Explanation: Page Number:	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Eliminate Lifetime Dollar Limits on Essential Benefits Explanation: Page Number:	<i>[Section 2711 of the PHSA/Section 1001 of the PPACA]</i>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Prohibit Rescissions – Except for fraud or intentional misrepresentation of material fact. Explanation: Page Number:	<i>[Section 2712 of the PHSA/Section 1001 of PPACA]</i>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans				
TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Preventive Services – Requires coverage and prohibits the imposition of cost-sharing for specified preventative services.	[Section 2713 of the PHSA/Section 1001 of the PPACA]	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Explanation:			
	Page Number:			
	Extends Dependent Coverage for Children Until age 26 – If a policy offers dependent coverage, it must include dependent coverage until age 26.	[Section 2714 of the PHSA/Section 1001 of the PPACA]	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Explanation:			
	Page Number:			
	Appeals Process – Requires establishment of an internal claims appeal process and external review process.	[Section 2719 of the PHSA/Section 1001 of the PPACA]	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Explanation:			
	Page Number:			
	Emergency Services – Requires plans that cover emergency services to provide such coverage without the need for prior authorization, regardless of the participating status of the provider, and at the in-network cost-sharing level.	[Section 2719A of the PHSA/Section 10101 of the PPACA]	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Explanation:			
	Page Number:			

PPACA Uniform Compliance Summary

SECTION A – Individual Health Benefit Plans				
TOI	Category	Statute Section	Grandfathered	Non-Grandfathered
	Access to Pediatricians – Mandates that if designation of a PCP for a child is required, the person be permitted to designate a physician who specialized in pediatrics as the child's PCP if the provider is in-network.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Explanation:			
	Page Number:			
	Access to OB/GYNs – Prohibits authorization or referral requirements for obstetrical or gynecological care provided by in-network providers who specialize in obstetrics or gynecology.	<i>[Section 2719A of the PHSA/Section 10101 of the PPACA]</i>	N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain.
	Explanation:			
	Page Number:			

(Date)

Policyholder Name
Policyholder Address

Policy #
Anniversary date

Re: Policy Amendment to Comply with Patient Protection and Affordable Care Act

Dear Policyholder:

New Era Life Insurance Company believes this coverage is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your policy may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for coverage of preventive health services without any cost sharing.

However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, extending coverage for dependent children up to age 26, and the removal of lifetime limits on benefits. Questions regarding which protections apply to a grandfathered health plan can be directed to our Customer Service Department. You may also contact the U.S. Department of Health and Human Services at www.healthcare.gov.

Your policy will be amended based on the requirements of the Affordable Care Act, as well as the Health Insurance Portability and Accountability Act. Removal of lifetime limits on benefits will be effective the next anniversary date of your policy on or after September 23, 2010. The amendment will be filed with your State Department of Insurance and will be forwarded to you as soon as it is approved.

If you have any questions or need additional information, please call 1-800-552-7879, extension 1331.

Sincerely,

Customer Service